



PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Confirmation No.: 6580
Kitchen, et al.)	
)	
Serial No. 09/820,804)	Examiner: H. Kazimi
)	
Filed: March 30, 2001)	
)	Art Unit: 3624
For: ELECTRONIC BILL PRESENTMENT WITH)	
BILL CATEGORIZATION)	

AMENDMENT RESPONSE TO FINAL OFFICE ACTION

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated September 13, 2005, Applicant submits the following amendments and remarks. In light of these amendments and remarks, Applicant respectfully asserts that the all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Remarks/Arguments begin on page 10 of this paper.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

December 13, 2005.

William R. Silverio